

Important Information for those ARTC members on the Teachers' Retirement Board / United Healthcare Senior Supplement Plan.

Recently, we were made aware of some medical & vision claims being denied for payment by United Healthcare for those enrolled in the **UHC Senior Supplement Plan**. It appears to be a recurring issue in the processing of claims under the Medicare Supplement plan.

The reason being given to enrollees by United Healthcare service representatives is *"the enrollee has not met their 2022 deductible of \$2,233"*. **This is not correct!**

The deductible that is part of the Senior Supplement plan is the \$233 annual Medicare Part B deductible, and is paid by the Medicare enrollee first. After the \$233 deductible is met, Medicare pays their 80% of Medicare approved claims and the plan pays the remaining 20% minus any co-pays. The \$2,233 amount that is being referred to is the **Out-of-Pocket Maximum**. The remaining \$2,000 is not a deductible and is reached over time by an accumulation of plan co-pays. Once you reach the **Maximum Out-of-Pocket**, the plan typically pays **all** expenses beyond the Medicare payments.

\$ 233 Medicare Part B deductible
+ \$ 2,000 accumulated plan co-pays
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Total \$2,233 out of pocket maximum

If this situation happens to you, we suggest that you contact the TRB's escalation team for assistance **before** you pay for **any** Medical or Vision claims that have been denied under the **Senior Supplement plan**.

Call the TRB @ 959-867-6380 or email them at Healthinsurance.TRB@ct.gov with attention to Amanda Harley and the TRB Escalation Team.